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AUTHOR	Goodall, Leonard E.; Corney, William J.
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ABSTRACT

This book offers investment strategies for participants in the primary retirement organization for universities and nonprofit organizations, the Teachers Insurance and Annuity-College Retirement Equities Fund (TIAA-CREF). The investment principles outlined also apply to retirement funds offered by other investment companies. The book's scope includes investment options which have not yet been implemented by TIAA-CREF but are in the planning stages. An introductory chapter explains the concepts of financial planning and retirement planning; a history of TIAA-CREF is then presented. Chapter 3 discusses the process involved in choosing an investment strategy, and chapters 4-7 outline specific strategies, including asset allocation, dollar averaging, transferring accumulations, and using the new TIAA-CREF offerings. Chapter 8 explains services offered to TIAA-CREF participants, focusing on understanding TIAA-CREF statements, using the automated telephone system, obtaining retirement benefits, and taking advantage of Supplemental Retirement Annuities. A final chapter addresses investments other than retirement funds and how they fit into the financial planning process. Appendices list selected TIAA-CREF publications, TIAA-CREF toll-free numbers, independent companies offering tax sheltered annuities, investment software programs, and useful addresses. 31 references. (JDD)

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